

## REMARKS

Claims 1-3, 5-16, and 18-25 are pending the application. No claims have been allowed.

### *Rejections under 35 U.S.C. § 103*

A. Claims 1,-3, 5, 10, 12-16, 18-20 and 22 were rejected as being unpatentable over Bailey U.S. Patent No. 5,227,967, and further in view of Parham et al. (U.S. Patent No. 7,370,195, and further in view of Gilbert et al. (U.S. Patent Pub. No 2002/0284170) Applicants respectfully submit that Bailey fails to disclose or suggest at least as in independent claims 1 and 22:

if there is no single identifier match upon applying a generic rule, and no further generic rules apply, applying an FI-specific rule; and identifying additional information regarding each financial data element using the identifier associated with the financial data element (claim 1).

Furthermore, neither Parham nor Gilbert supply the deficiencies of Bailey such that the suggested combination would result in the invention as claimed. Therefore, Applicants respectfully submit that claims that the claims would not have been obvious in view of Bailey, Parham and Gilbert.

B. Claim 11 was rejected as being unpatentable over Bailey, in view of Parham and Gilbert, and further in view of Suresh (U.S. Patent Pub. No. 2004/0078355). Applicants respectfully submit that Suresh does not make up the stated deficiencies of other cited art, including Bailey. As claim 11 includes further limitations on its base claim, Applicants respectfully submit that claim 11 would not have been obvious to one of ordinary skill in the art in view of the cited references.

C. Claims 23-24 were rejected as being unpatentable over Bailey, Parham, and Gilbert, and further in view of Schreiber (U.S. Patent Pub. No.2002/0147727 A1, hereinafter “Schreiber”). Applicants respectfully submit that dependent claims 23 and 24

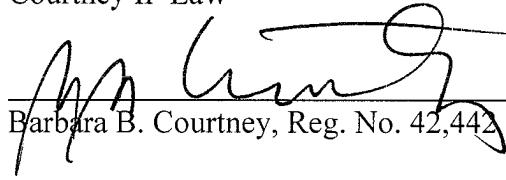
would not have been obvious in view of the cited references. Applicants respectfully refer to the remarks concerning independent claim 22. The dependent claims 23 and 24 include yet further limitations on allowable claim 22. For the reasons discussed above, Applicants respectfully submit that claims 23 and 24 would not have been obvious to one of ordinary skill in view of the prior art.

**CONCLUSION**

In view of the foregoing amendments and remarks, Applicants respectfully submit that the claims are in condition for allowance. If the Examiner would like to speak to the undersigned representative to expedite allowance of the application, the Examiner is encouraged to do so.

Respectfully submitted,  
Courtney IP Law

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Barbara B. Courtney, Reg. No. 42,442

Courtney IP Law  
718 University Ave, Suite 216  
Los Gatos, Ca. 95032  
Tel: 408-354-0400  
Fax: 408-354-4111  
bcourtney@courtneyip.com